

In re:
Carvel Anthony Redmond
Jacqueline S. Redmond
Debtors

Case No. 23-10302-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: Feb 23, 2023

Form ID: 309I

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Carvel Anthony Redmond, Jacqueline S. Redmond, 1053 Granite Street, Philadelphia, PA 19124-1821
tr	++ SCOTT F WATERMAN CHAPTER 13 TRUSTEE, 2901 ST LAWRENCE AVE, SUITE 100, READING PA 19606-2265 address filed with court:, SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
14753235	+ Bryant State Bank, 2700 Cahaba Village Plaza, Birmingham, AL 35243-5953
14753250	+ First Saving Bank, 301 Southern Indiana Avenue, Jeffersonville, IN 47130-3204
14753251	First Savings Credit Card, 1500 S. Highland Avenue, Sioux Falls, SD 57110
14753258	Nissan Motor Acceptance Corp., PO Box 740596, Cincinnati, OH 45274-0596
14753259	+ OneMain, 3400 Aramingo Avenue, Philadelphia, PA 19134-4531
14753264	+ PGW, 800 West Montgomery Drive, 3F, attn: Bankruptcy Department, Philadelphia, PA 19122-2806
14753267	# Portfolio Recovery, 287 Independence B, Virginia Beach, VA 23462-2962
14753269	#+ Portfolio Recovery Associates, 287 Independence, Virginia Beach, VA 23462-2962
14753271	+ Sychrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: midusa1@comcast.net	Feb 24 2023 00:05:00	MICHAEL D. SAYLES, Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201
tr	Email/Text: Info@ReadingCh13.com	Feb 24 2023 00:05:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Feb 24 2023 00:05:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 24 2023 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Feb 24 2023 00:05:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14753236	EDI: CAPITALONE.COM	Feb 24 2023 05:04:00	Capital One, PO Box 85015, Richmond, VA 23285-5018
14753240	+ EDI: PHINGENESIS	Feb 24 2023 05:04:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499

District/off: 0313-2

User: admin

Page 2 of 4

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14753272	Email/Text: cfcbackoffice@contfinco.com	Feb 24 2023 00:05:00	TBOM, 4550 New Linden Hill Road, Wilmington, DE 19808
14753237	EDI: CAPITALONE.COM	Feb 24 2023 05:04:00	Capital One, PO Box 85064, Glen Allen, VA 23058
14753238	+ EDI: CAPITALONE.COM	Feb 24 2023 05:04:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14753239	+ EDI: CAPONEAUTO.COM	Feb 24 2023 05:04:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14753241	+ EDI: COMCASTCBLCENT	Feb 24 2023 05:04:00	Comcast, 1700 North 49th Street, Philadelphia, PA 19131-4791
14753242	EDI: WFNNB.COM	Feb 24 2023 05:04:00	Comenity, PO Box 659728, San Antonio, TX 78265-9728
14753243	+ EDI: WFNNB.COM	Feb 24 2023 05:04:00	Comenity Capital Bank, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
14753245	Email/Text: BNSFN@capitalsvcs.com	Feb 24 2023 00:05:00	First National Credit, 500 East 60th St North, Sioux Falls, SD 57104
14753234	Email/Text: BNBLAZE@capitalsvcs.com	Feb 24 2023 00:05:00	Blaze Credit Card, PO Box 5096, Sioux Falls, SD 57117-5096
14753233	Email/Text: BNBLAZE@capitalsvcs.com	Feb 24 2023 00:05:00	Blaze Credit Card, PO box 2534, Omaha, NE 68103-2534
14753244	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 24 2023 00:05:00	First National Bank, 4140 E State Road, Hermitage, PA 16148-3401
14753246	+ EDI: AMINFOFP.COM	Feb 24 2023 05:04:00	First Premier, 900 West Delaware Street, Sioux Falls, SD 57104-0337
14753247	EDI: AMINFOFP.COM	Feb 24 2023 05:04:00	First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
14753248	EDI: AMINFOFP.COM	Feb 24 2023 05:04:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
14753249	+ Email/Text: bankruptcy@fsbbank.net	Feb 24 2023 00:05:00	First Saving Bank, 702 North Shore Drive, Suite 300, Jeffersonville, IN 47130-3146
14753252	Email/Text: bankruptcy@hsn.net	Feb 24 2023 00:05:00	HSN Credit Department, PO Box 9090, Clearwater, FL 33758-9090
14753253	+ EDI: PHINGENESIS	Feb 24 2023 05:04:00	Indigo-Celtic Bank, PO Box 4499, Beaverton, OR 97076-4499
14758318	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 24 2023 00:12:46	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14753254	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 24 2023 00:12:44	Merrick Bank, PO Box 5721, Hicksville, NY 11802-5721
14753255	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 24 2023 00:12:44	Merrick Bank, 10705 Jordan GTW, Suite 200, South Jordan, UT 84095-3977
14753256	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 24 2023 00:12:45	Merrick Bank Corp., PO Box 9201, Old Bethpage, NY 11804-9001
14753257	+ EDI: PHINGENESIS	Feb 24 2023 05:04:00	Milestone, PO Box 4477, Beaverton, OR 97076-4401
14753261	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 24 2023 00:05:00	PECO Energy, 2301 Market Street, Philadelphia, PA 19103-1380
14753265	Email/Text: blegal@phfa.org	Feb 24 2023 00:05:00	PHFA, PO Box 8029, Harrisburg, PA 17105
14753266	+ Email/Text: bncnotifications@pheaa.org	Feb 24 2023 00:05:00	PHFA-HEMAP, PO Box 2461, Harrisburg, PA 17105-2461
14753260	+ Email/Text: bankruptcygroup@peco-energy.com		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Feb 23, 2023

Form ID: 309I

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14753262	+ Email/PDF: ebnotices@pnmac.com	Feb 24 2023 00:05:00	Peco, Bankruptcy Group, 100 Constitution Avenue, 2nd floor, Upper Darby, PA 19082-2230
14753263	Email/PDF: ebnotices@pnmac.com	Feb 24 2023 00:13:06	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
14753268	+ EDI: PRA.COM	Feb 24 2023 00:12:55	Pennymac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
14757618	EDI: Q3G.COM	Feb 24 2023 05:04:00	Portfolio Recovery & Affiliates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
14753270	Email/Text: BNBSB@capitalsvcs.com	Feb 24 2023 05:04:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14753273	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 24 2023 00:05:00	Show Master Card, PO Box 5161, Sioux Falls, SD 57117-5161
14753274	Email/Text: bknotice@upgrade.com	Feb 24 2023 00:05:00	TBOM, PO Box 105555, Atlanta, GA 30348-5555
14753275	Email/Text: megan.harper@phila.gov	Feb 24 2023 00:05:00	Upgrade Inc, 275 Battery Street, 23 floor, San Francisco, CA 94111
		Feb 24 2023 00:05:00	Water Revenue Bureau, Philadelphia Department of Revenue, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
MICHAEL D. SAYLES	on behalf of Debtor Carvel Anthony Redmond midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
MICHAEL D. SAYLES	on behalf of Joint Debtor Jacqueline S. Redmond midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Feb 23, 2023

Form ID: 309I

Total Noticed: 51

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1:	Carvel Anthony Redmond	Social Security number or ITIN: xxx-xx-1757 EIN: ---
	First Name Middle Name Last Name	
Debtor 2:	Jacqueline S. Redmond	Social Security number or ITIN: xxx-xx-9101 EIN: ---
(Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 2/1/23
Case number:	23-10302-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carvel Anthony Redmond	Jacqueline S. Redmond
2. All other names used in the last 8 years		
3. Address	1053 Granite Street Philadelphia, PA 19124	1053 Granite Street Philadelphia, PA 19124
4. Debtor's attorney Name and address	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027-3201	Contact phone (215) 635-2270 Email: midusa1@comcast.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 2/23/23

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 5/23/23

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 4/12/23

Filing deadline: 7/31/23

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:
5/3/23 at 10:00 AM , Location: **Courtroom #4, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.